

# 20. Revolving Ledger

**OBJECTIVE:** Demonstrate how we build up attitudes about money and relationships based on our previous experience and how our past experiences keep adding up, as if on a ledger, and impact our future decisions and attitudes.

**TIME:** 20 minutes

**MATERIALS:**

Play Money (six \$5 bills and twenty \$1 bills)

**ACTIVITY:**

Ask four volunteers to come up to the front of the room. Have one participant stand to your right and ask the other three to line up to your left.

Loudly and clearly, give the participant to your right \$30 in fives. Count out loud: “Here’s some money for you, six five-dollar bills...\$5, \$10, \$15, \$20, \$25, \$30.”

Excuse yourself from the volunteer on your right for a moment and “huddle” with the other three volunteers. Be sure that the lone volunteer cannot see what you are doing or hear what you are saying. Give each of the three volunteers five \$1 bills. Ask them **not** to give out more than **three** dollars.

Instruct the participant on the right: “You have \$30 in \$5s. For some reason we don’t need to go in to, you really **MUST HAVE** ten singles (\$1s). We four all have singles, so starting with me, go ahead and get what you need.

The participant then gives one or two 5s to the instructor and the instructor loudly gives change: “one, two, three,” and then stops, saying “Well, I’m sorry, that’s all I can do right now. Goodbye. Maybe someone else can help you.” The instructor then moves far off to the right.

At this point the activity develops differently, depending on the personality of the participant seeking change. As each participant gives change of no more than three dollars and then sits down, typical statements from the person seeking the change are:

**“I don’t know if I can trust you.”**

**“That last person ripped me off.”**

**“Give me the change first.”**

**“That person only gave me three singles for a \$10, will you give me some more to make up for it??”**

However it develops, it is usually funny—but it is also clear what is happening. With each successive try to get singles from a new person, the openness, trust, and giving nature dramatically disappears.

After everyone has returned to their seats, ask the participant who was seeking change to talk about how he or she felt. Now ask those that short-changed him or her to share their thoughts.

**GROUP DISCUSSION FOR MONEY MANAGEMENT:**

How do our previous experiences with money affect how we move on to new money relationships?

Can you see any similarities between this activity and money relationships in your family?

Can you recall a time when you didn’t have enough money to give? How did you feel? How did you deal with the situation?

**GROUP DISCUSSION FOR MICROENTERPRISE CLASSES:**

Can you see any similarities between this activity and transactions in your business?

Can you recall a time when you didn’t receive fair “change?” How has this changed the way you deal with money transactions now?